

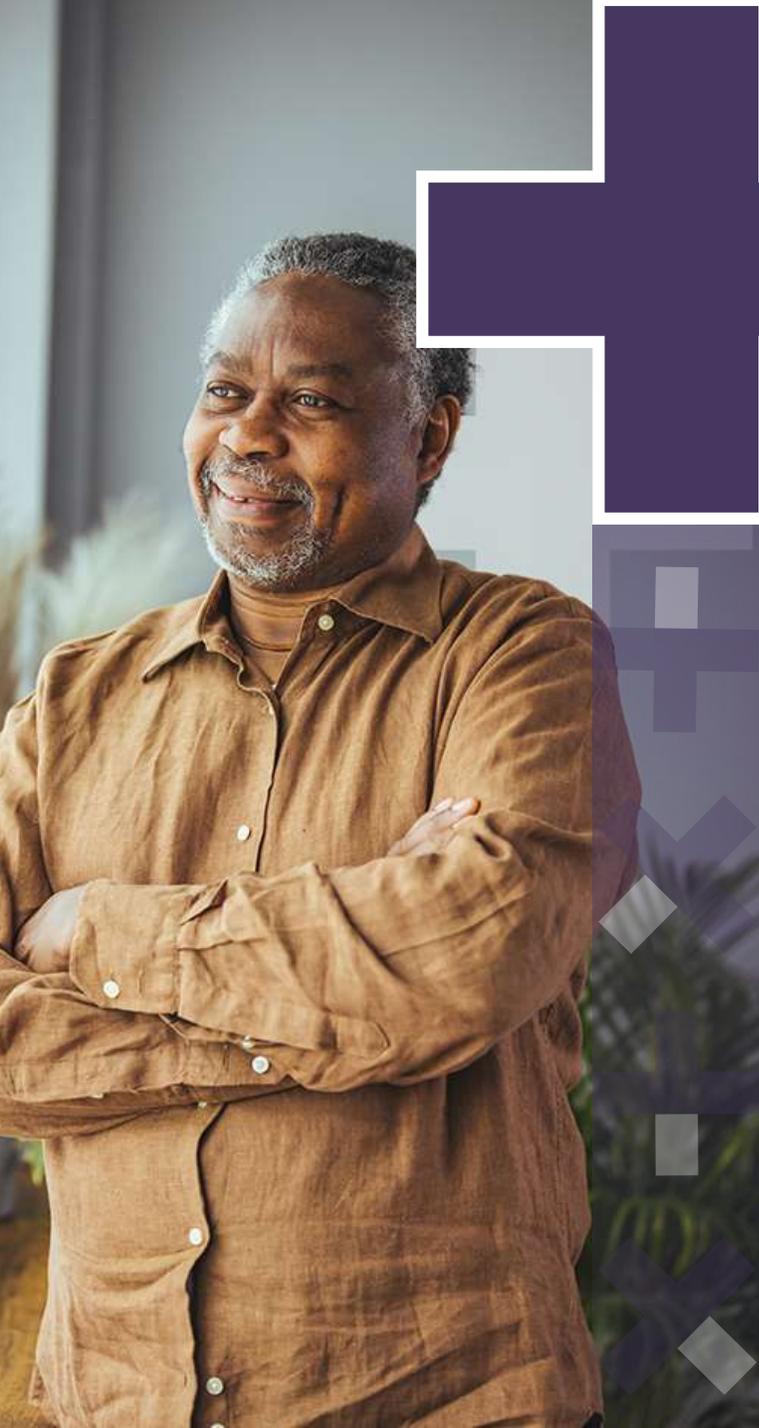


2025 RETIREE ROADSHOW

GUT HEALTH: "REVITALIZE YOUR HEALTH FROM THE INSIDE OUT"



AGENDA



01 Introduction

02 What is Gut Health?

03 The Gut-Brain Connection

04 Aging and Gut Health

05 Poor Gut Health

06 Maintaining Gut Health

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GUT HEALTH: “REVITALIZE YOUR HEALTH FROM THE INSIDE OUT.”

THE GUT IS THE FOUNDATION OF YOUR HEALTH

- *The gut, from the mouth to the anus, is responsible for absorbing nutrients from our food, maintaining the balance of good (85%) and bad bacteria (15%), and removing waste from our bodies.*
- “Way to a man’s heart is through his tummy/ gut.” This saying applies to not just men but all humans because the stomach is a pathway to holistic health. You might be surprised about its more profound connection with mental health, which will excite you to know more about its essential foundation in our physical and emotional lives.
- You will be surprised to know that 80% of the immune system lies in our gut, and most of our body’s serotonin (the chemical responsible for maintaining mental health) is in it.

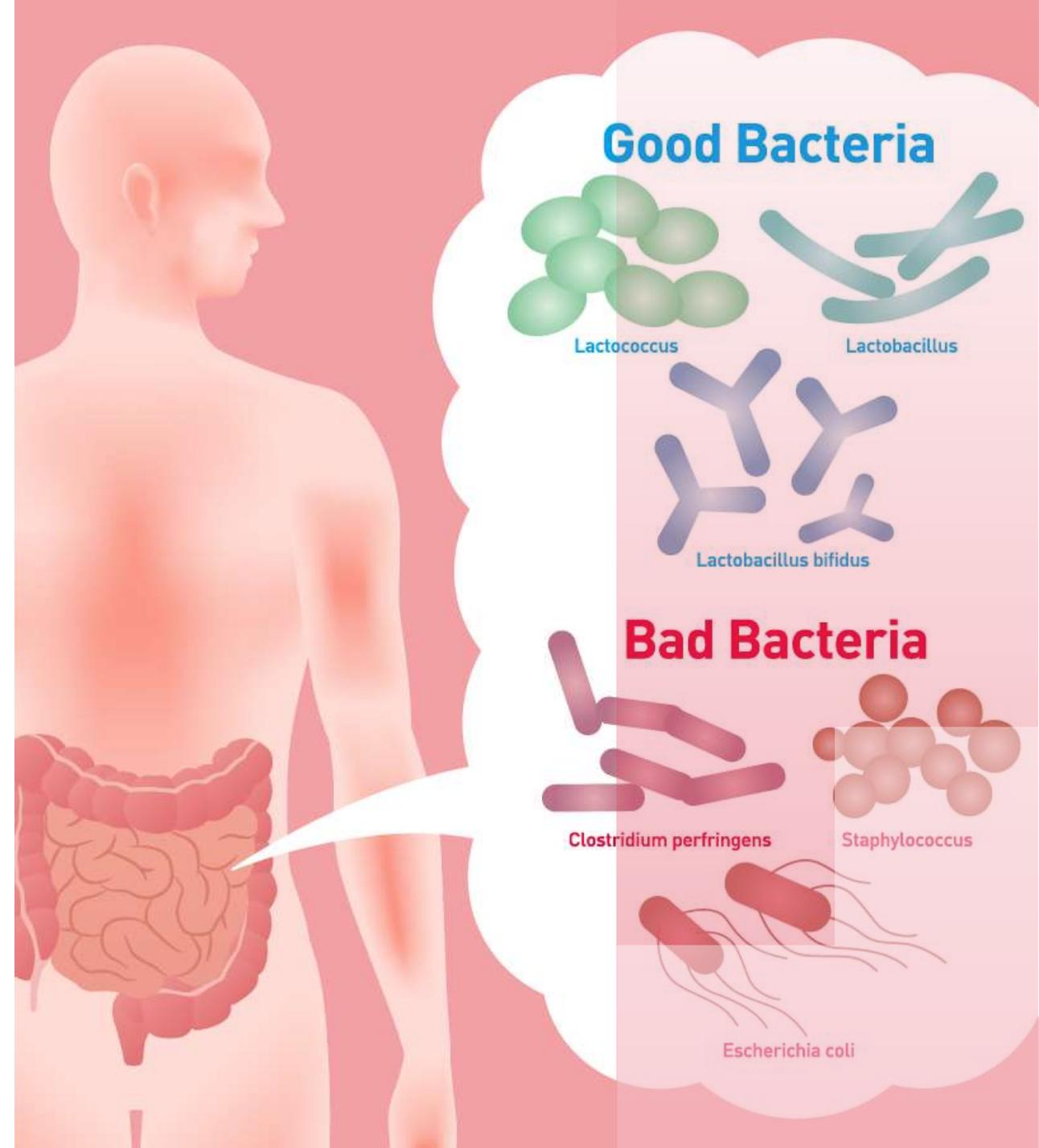


What is Gut Health?



WHAT IS GUT HEALTH AND WHY IS IT IMPORTANT?

- The digestive system, also called the gut, consists of the stomach, intestines, and colon, which help in food digestion and absorption as well as waste excretion;
- Bad gut health can lead to fatigue, an uncomfortable stomach, skin problems, or autoimmune difficulties;
- Around 200 species of bacteria, viruses, and fungi comprise the gut microbiome, some are good some are bad;
- Factors such as the consumption of foods can also influence digestive system bacteria, resulting in both immediate and protracted microbial situations in the intestine.

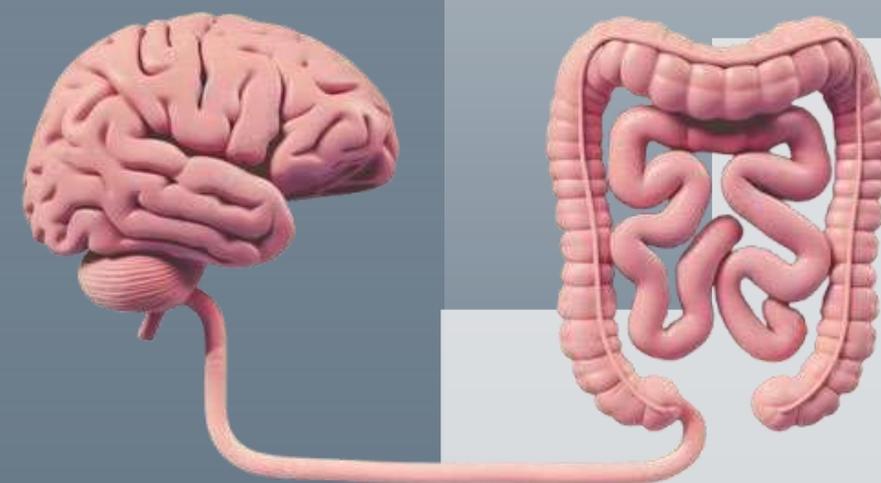
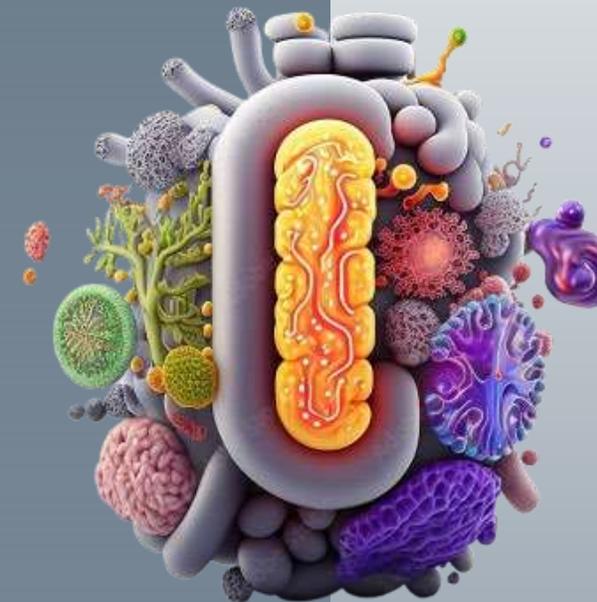


Understanding the Gut-Brain Connection



THE GUT IS THE SECOND BRAIN

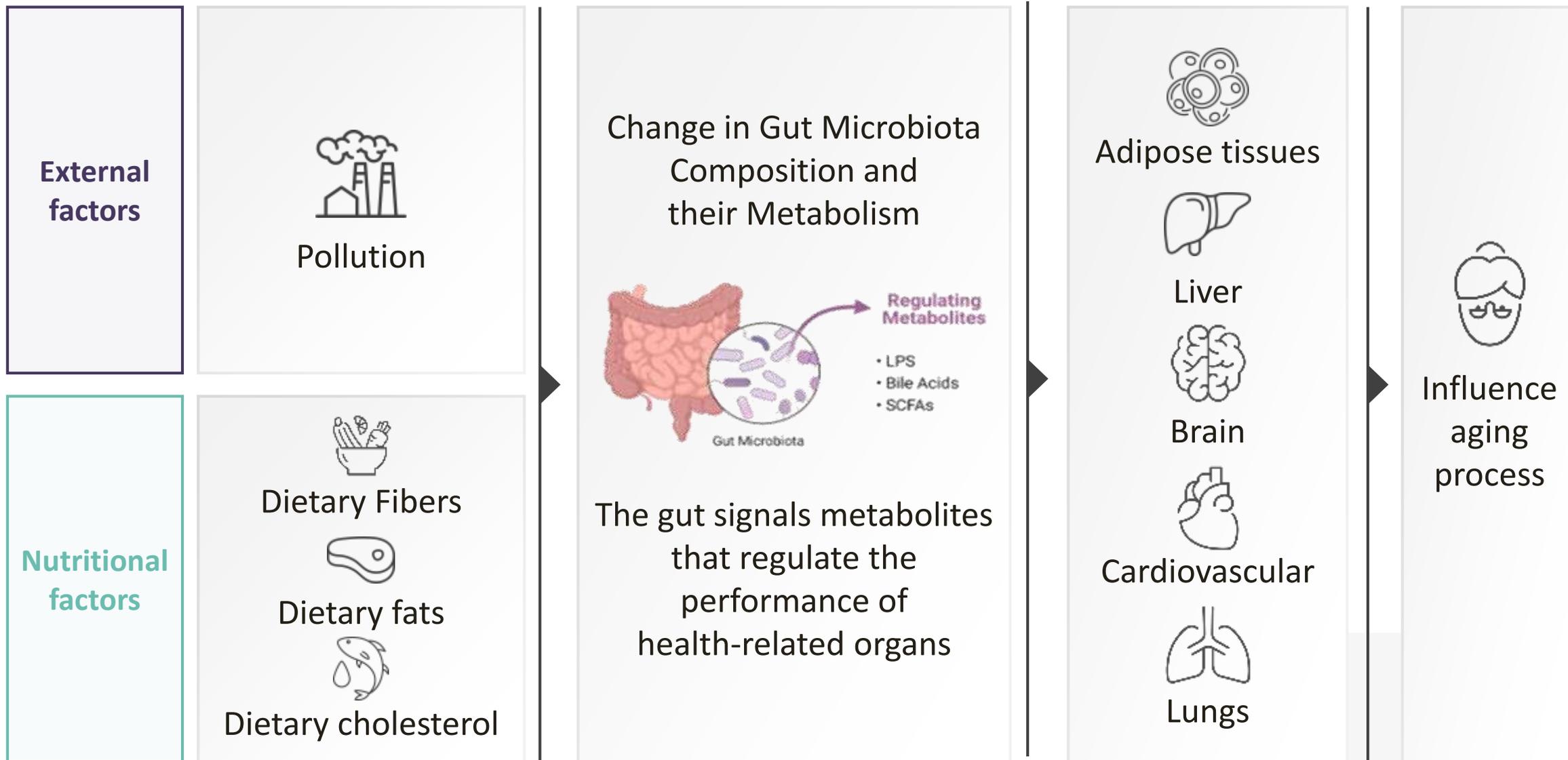
- If you've ever **"gone with your gut"** to make a decision or felt **"butterflies in your stomach"** when nervous, you're likely getting signals from an unexpected source: your second brain;
- Scientists call this little brain the **Enteric Nervous System (ENS)**;
- What does gut feeling mean? Does it mean that our gut can think? Or does it connote any relationship with how our mind thinks or works?
- No, we cannot think by our stomach;
- **Poor gut health** can lead to several **psychological issues**, such as anxiety, autism spectrum disorder, Parkinson's, etc.;
- Conversely, poor mental health affects gut wellness, leading to Diarrhoea, Irritable Bowel Syndrome (IBS), etc.



Aging and Gut Health



AGING AND GUT HEALTH



WHY IS GUT HEALTH IMPORTANT FOR THE ELDERLY?

AS WE GROW OLDER, THE BALANCE AND DIVERSITY OF OUR GUT MICROBIOTA CAN DIMINISH

- **Digestive Efficiency:** Supporting nutrient absorption and reducing gastrointestinal concerns;
- **Immune Function:** Strengthening the immune system to fight and avoid infections;
- **Inflammation Regulation:** Managing chronic inflammation, which is common in aging;
- **Overall Energy:** Contributes to physical and mental well-being to support healthier living.

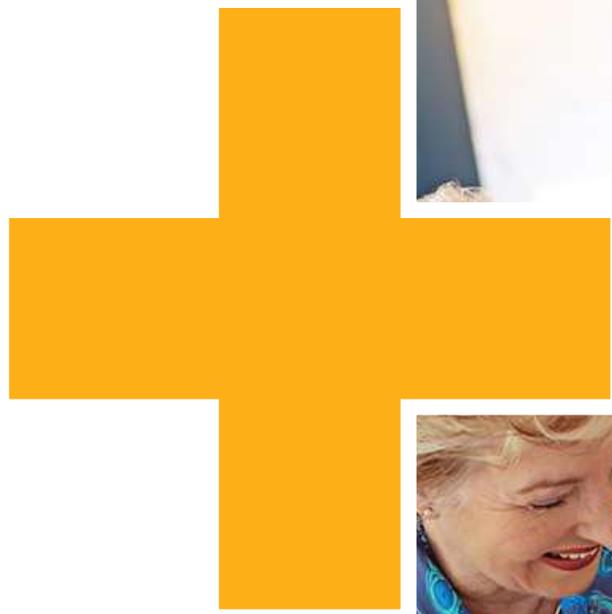


HOW DOES GUT HEALTH AFFECT AGING?

A HEALTHY GUT CAN SLOW DOWN THE RATE OF AGING AND ENHANCE THE QUALITY OF LIFE IN SEVERAL WAYS.

- **Gastrointestinal Health:** Efficient digestion and nutrient absorption help maintain energy levels and general stamina;
- **Immunity:** A healthy gut microbiome boosts the immune system, reducing the risk of infections and chronic diseases;
- **Entire Health:** Good gut health contributes to the prevention of various age-related conditions, such as heart disease and diabetes;
- **Cognitive Function and Dementia:** Research suggests a strong link between gut health and brain function. A healthy gut can help reduce the risk of cognitive decline and conditions like dementia.





Poor Gut Health



WHAT ARE THE REASONS FOR AN UNHEALTHY GUT?

THE GUT MICROBIOME IS INFLUENCED BY MANY FACTORS, INCLUDING:

- Stress
- Lack of Sleep,
- Lack of Exercise
- Processed Food Intake
- Sedentary Lifestyle
- Alcohol Use
- Cigarette Smoking
- The Use of Antibiotics

There are uncontrollable factors that also interact with the microbiome

- Environment and age
- Mode Childbirth delivery
- Breast feeding

SIGNS OF POOR GUT HEALTH?

- Digestive Concerns
- Stomach Infections
- Food Intolerance
- Nutrient Deficiencies
- Unintended Weight Changes



KEY SIGNS OF AN UNHEALTHY GUT



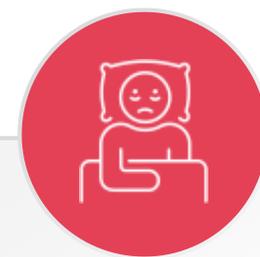
Bloating/
constipation



Acid reflux



Diarrhoea



Insomnia



Irritability



Depression



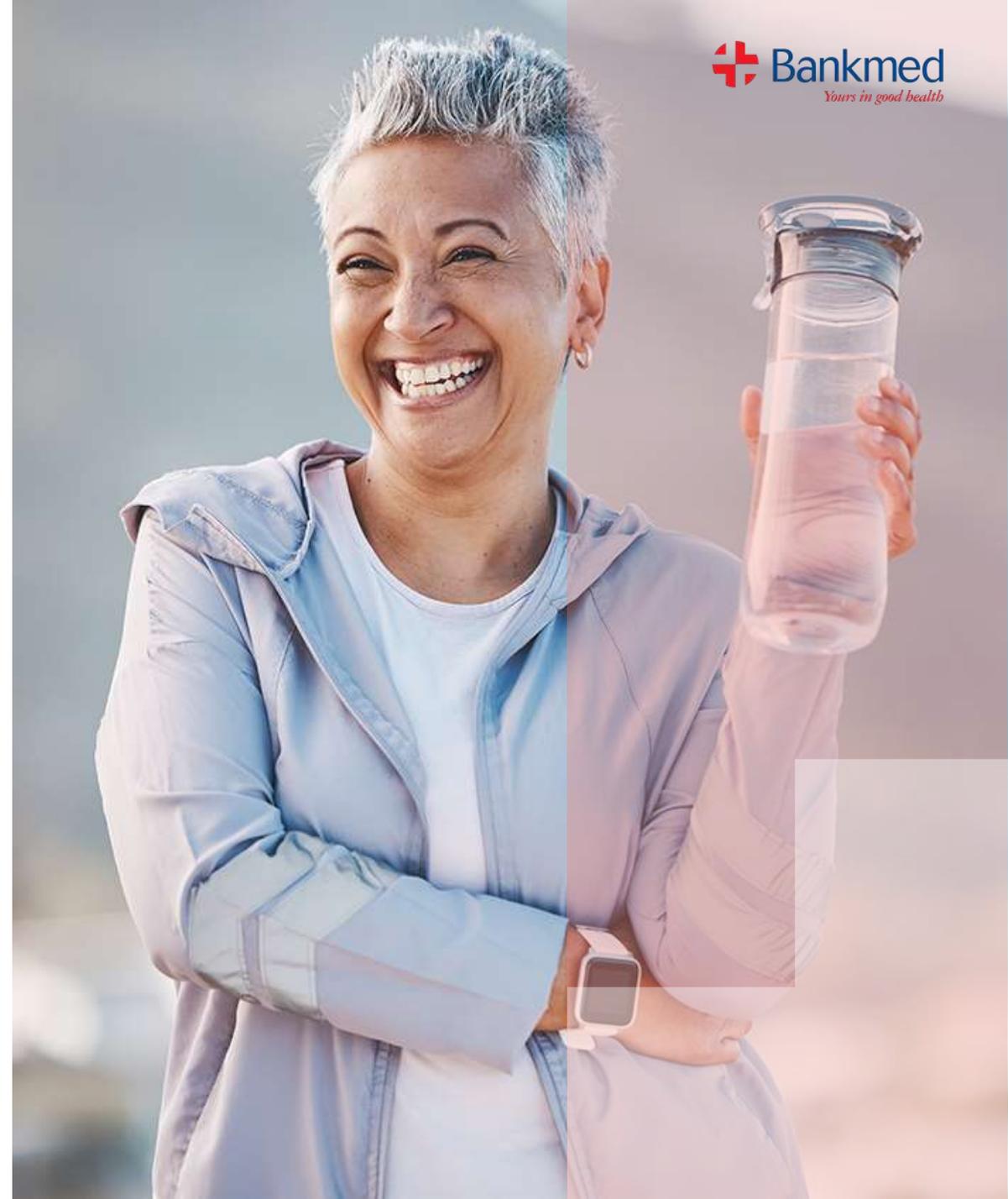
Fatigue

How to Maintain Gut Health in the Elderly?



HOW TO MAINTAIN GUT HEALTH IN THE ELDERLY?

- **Healthy Diet:** A healthy diet for the elderly includes fiber-rich fruits, vegetables, whole grains, and fermented foods to support a diverse gut microbiome;
- **Stay Hydrated:** Drink plenty of water as it aids in digestion and helps nutrient absorption;
- **Regular Physical Activity:** Practice regular, moderate exercise to promote gut motility and complete health;
- **Probiotics and Prebiotics:** After consulting with a healthcare provider, consider supplements that support gut health, such as probiotics and prebiotics;
- **Stress Management:** To maintain gut health, engage in stress-reducing activities like yoga, meditation, and deep breathing exercises.



WHAT ARE THE FOODS TO AVOID FOR BETTER DIGESTIVE HEALTH?

1 
Processed foods

2 
Artificial sweeteners & sugars

3 
Refined carbohydrates

4 
High-fat foods

5 
Alcohol

6 
Caffeine

7 
Spicy foods

8 
Junk foods

HOW TO IMPROVE GUT HEALTH?

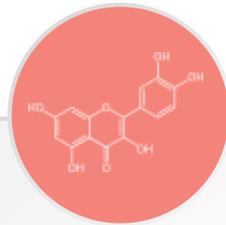
EVIDENTLY, FOOD AFFECTS THE GUT MICROBIOME,
AND IT IS ESSENTIAL TO MAINTAIN A BALANCED ONE FOR GOOD HEALTH.



Fibre-rich
diet



Fruits and
vegetables



Polyphenols



Probiotic
Foods



Water
consumption



Elderly Home Care & Gut Health



ROLE OF ELDERLY HOME CARE IN MANAGING GUT HEALTH

ELDERLY HOME CARE PLAYS AN IMPORTANT ROLE IN SUPPORTING THE HEALTH AND WELL-BEING OF OLDER ADULTS

- **Assisting with Meal Planning:** Caregivers can help plan and prepare balanced, gut-friendly meals;
- **Managing Diet and Hydration:** These caregivers ensure that your seniors drink enough fluids and have healthy meals throughout the day;
- **Promoting Physical Activity:** Care providers provide physical assistance to seniors through regular exercise, which promotes gut health;
- **Monitoring Health:** Caretakers monitor the physical, emotional, and mental health of elders, which can be affected by gut health;
- **Providing Companionship and Support:** They offer companionship that helps reduce stress, positively impacting gut health.



The World of Probiotics



WHAT ARE PROBIOTICS?

- Probiotics are live microorganisms, typically good bacteria or yeasts, that provide health benefits when consumed adequately;
- These beneficial bacteria are commonly found in certain foods and supplements and are known for their positive impact on gut health;
- Some help us digest our food better, while others are like little soldiers fighting the bad germs that can make us sick. They even make vitamins that our bodies love!;
- Many of these probiotics are the same or very similar to the microorganisms naturally living inside us;
- So when we take probiotics, we give our body some extra backup to stay strong and keep us feeling great!



SOURCES OF PROBIOTICS



Yogurt



Kefir



Sauerkraut



Tempeh



Kimchi



Miso



Kombucha



Other fermented foods

ARE ALL PROBIOTICS EQUAL?

...NOT ALL PROBIOTICS ARE EQUAL IN TERMS OF THEIR EFFECTS ON HEALTH

- Different strains of probiotics have specific functions and benefits;
- Think of probiotics like a diverse team of tiny helpers;
- Some strains may be superstars at promoting good gut health, while others might have special talents in supporting our immune system;
- They all work together, but their specific roles can vary;
- Each species and strain might impact our bodies differently, so learning more about their unique characteristics is essential.



BENEFITS OF PROBIOTICS

PROBIOTICS PROVIDE NUMEROUS HEALTH BENEFITS THAT CAN SIGNIFICANTLY ENHANCE HOW WE FEEL

- Keeping your digestive system happy;
- Defending against diarrhoea;
- Boosting your mood;
- Heart health supporters;
- Comfort for allergies and eczema;
- Easing digestive troubles;
- Boosting your immunity;
- Helping in weight loss.



Gut Health & Mental Health



GUT HEALTH AND MENTAL HEALTH

You know that feeling when something big happens, and your gut starts doing flip-flops? Or when stress makes your stomach feel queasy? The real reason behind those sensations is the gut-brain connection at work.

Our gut and brain are like best buddies, always chatting. When we are anxious, depressed, or excited, our gut can feel it too.

It's like our emotions have a direct line to our stomach.

This connection goes both ways.

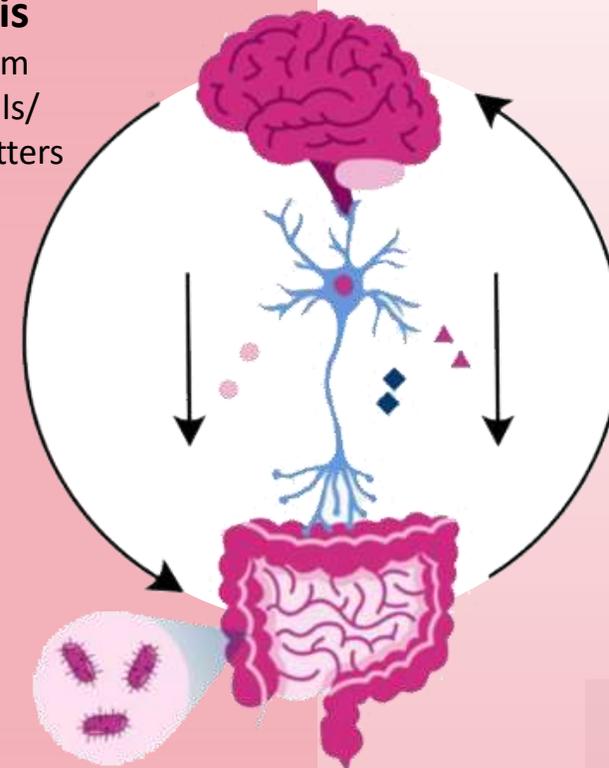
When our gut is troubled, it can send signals to our brain, affecting our feelings.

When our brain is stressed, it can negatively impact our stomach, causing gut troubles.

So, neglecting our gut health can also impact our mental health.

Gut-brain axis

- Nervous system
- Brain chemicals/ neurotransmitters
- Gut bacteria



Gut imbalance- mental health

- Memory lapses
- Brain fog
- Difficulty with concentration
- Headaches
- Increased risk for mental health conditions like depression and anxiety

Gut Health and Sleep



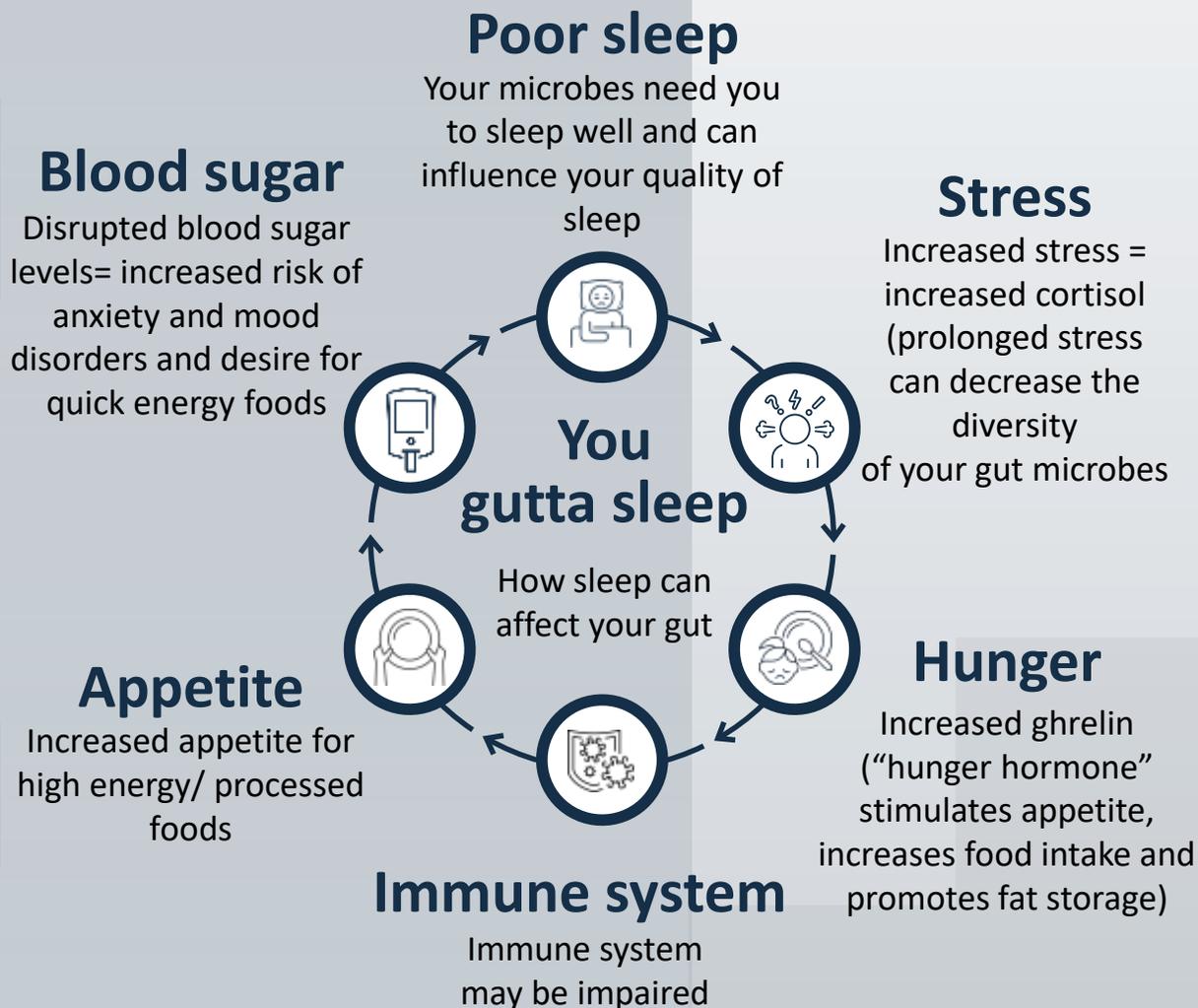
HOW TO IMPROVE BOTH GUT HEALTH AND SLEEP

THE GOOD NEWS IS MANY OF THE HABITS YOU ARE LIKELY ALREADY WORKING ON CAN AID YOUR GUT HEALTH AND SLEEP — AND HELPING ONE MEANS HELPING BOTH.

- Eat a healthy diet;
- Get plenty of protein;
- Move often;
- Manage stress;
- Stay hydrated.

JUST AS GOOD SLEEP HELPS THE GUT, A HEALTHY MICROBIOME (GOOD BACTERIA) CAN LEAD TO MORE AND BETTER SLEEP.

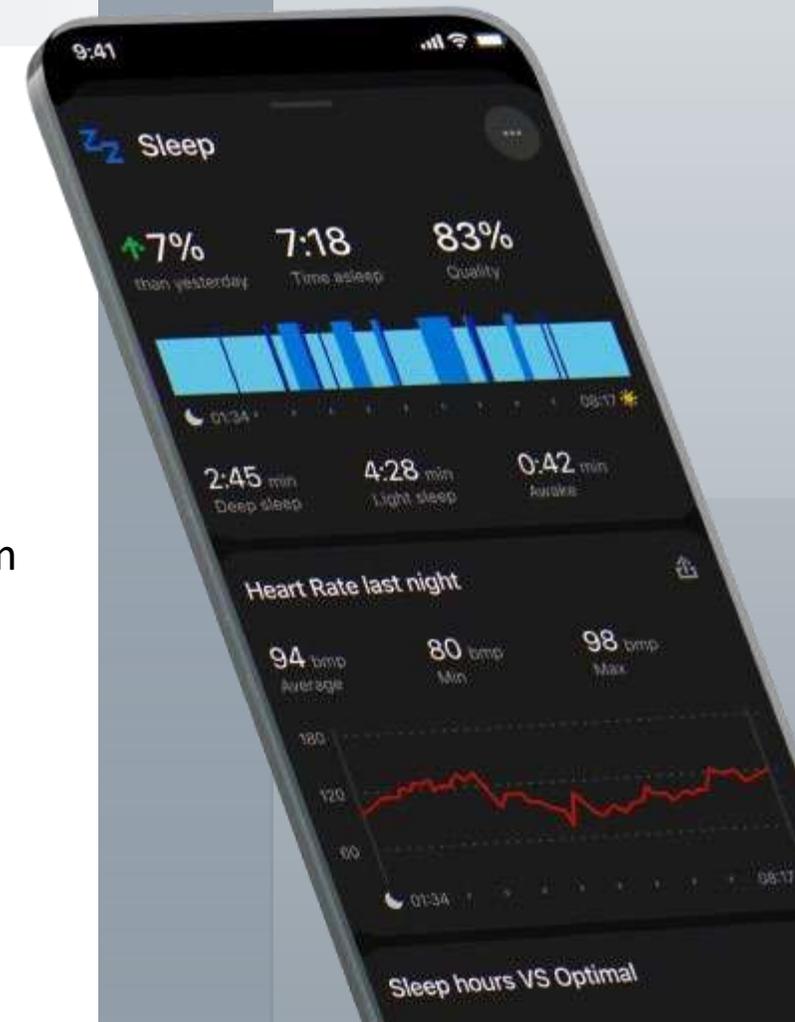
“Studies have found that increased microbiome diversity is correlated with longer sleep times and better sleep efficiency,”



ENTER SLEEP HYGIENE

...A LITTLE ROUTINE TO PREPARE YOUR BODY FOR SLEEP.

- Set a sleep and a wake time and try to stick to them!;
- Avoid being too full, hungry or thirsty before sleep;
- Leave your phone outside the bedroom – this can be hard; but it will reduce distractions and help reduce your pre-bed blue light exposure;
- Write your thoughts and worries in a notebook before trying to sleep, get them on paper and out of your head!;
- Try some earplugs – this will help you to get to sleep and stay there;
- Keep your bedroom cool and dark.

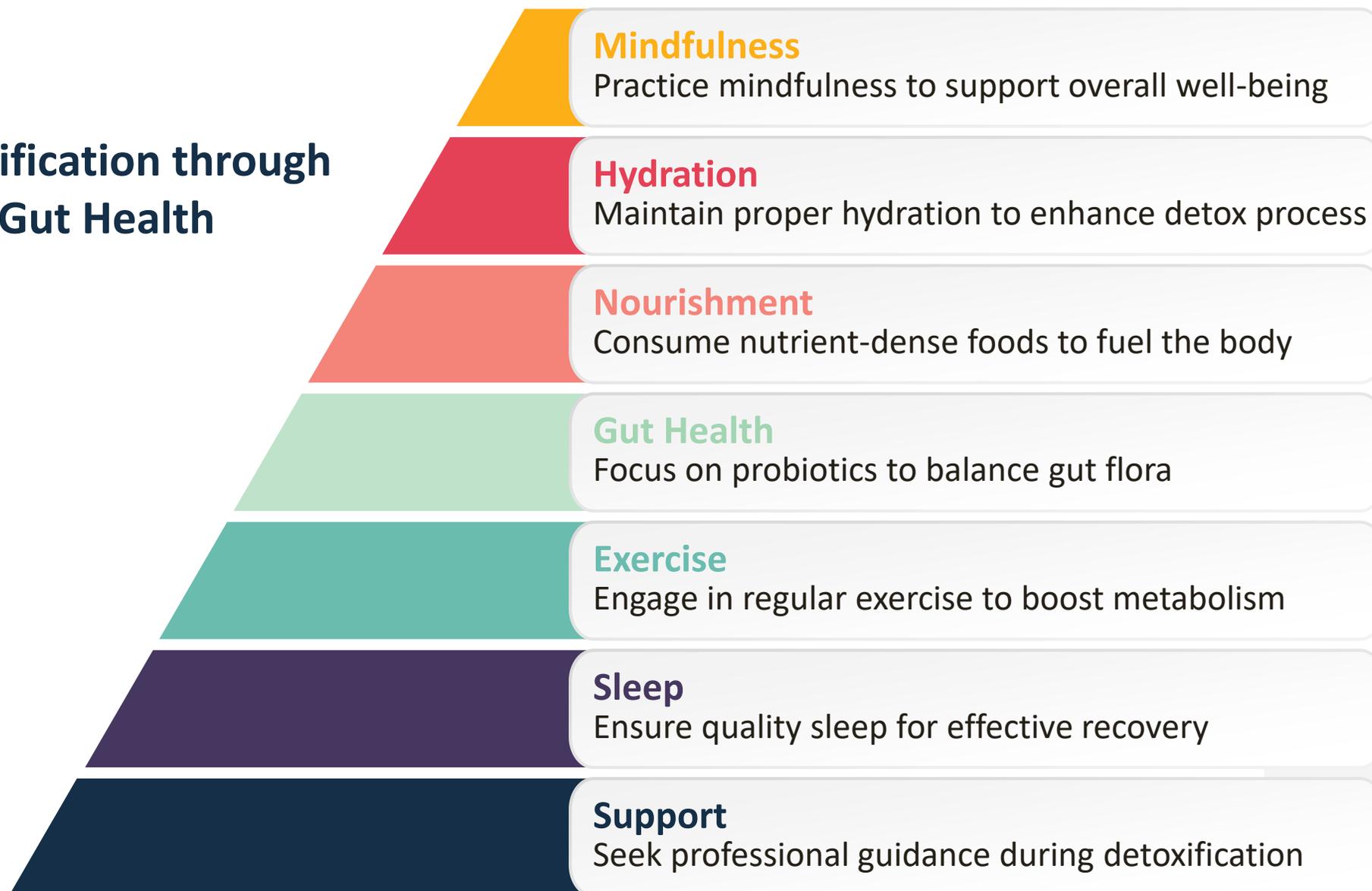


Detox Your Gut



DETOX YOUR GUT

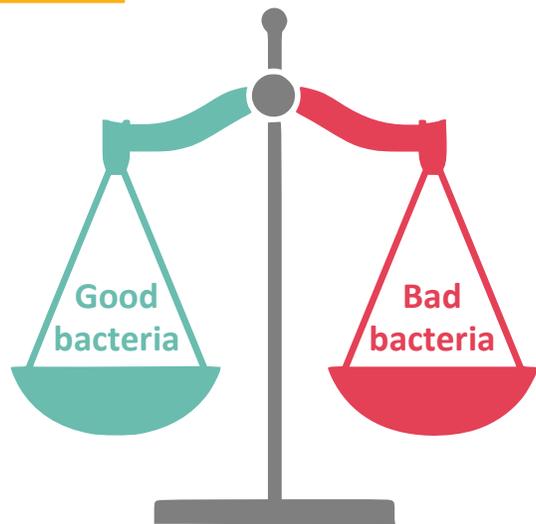
Detoxification through Gut Health





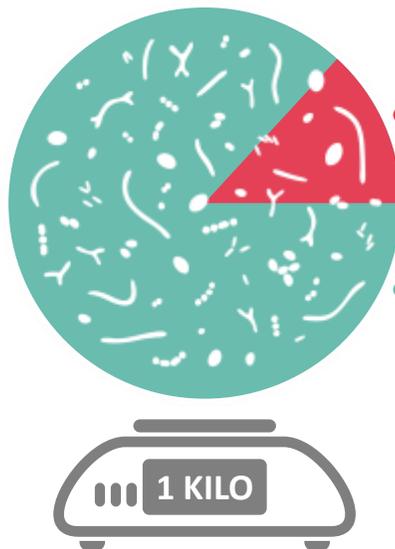
Key Takeaways

WHAT IS GUT HEALTH?



Gut health is about maintaining the balance between the good and bad bacteria in the digestive system

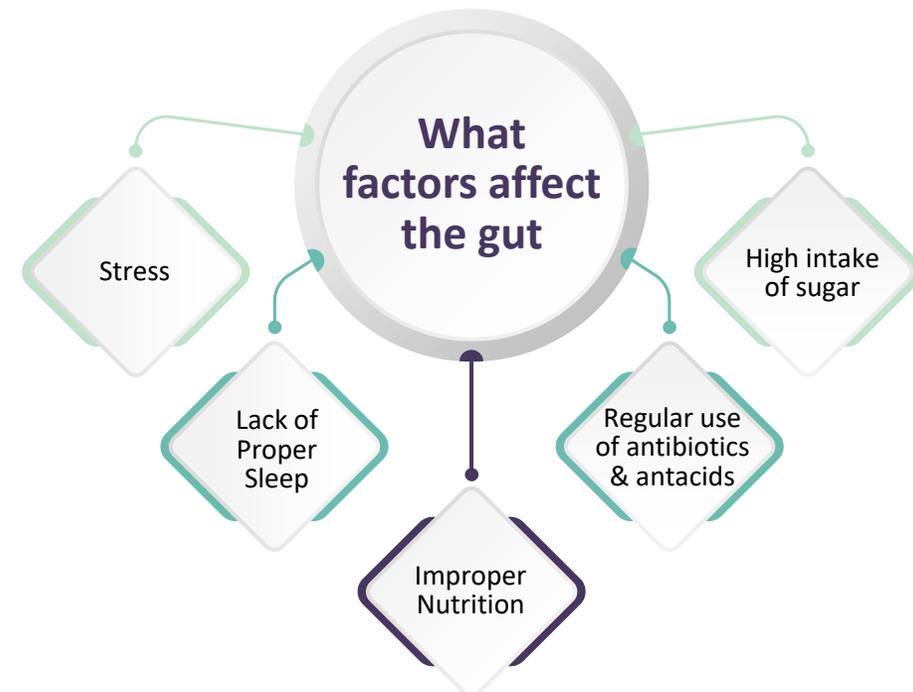
Every human carry almost a kilogram of bacteria



15%
bad Bacteria

The ideal ratio is 85% of good bacteria and 15% of bad bacteria

85%
good Bacteria



PRO BIOTIC DRINKS

for a healthy gut



Fermented Orange Juice



Buttermilk



Lemonade



Apple cider Vinegar



Probiotic Green Smoothie

Suggestions to take care of your gut

1. Avoid processed foods
2. Include prebiotic and probiotic foods in the diet. Probiotic food includes fermented foods like kimchi, miso, tempeh, yogurt and sauerkraut
3. Eat nuts, legumes and seeds
4. Keep a check on bowel movements
5. Include a variety of vegetables and fruits in the diet

Healthy Dishes

for a healthy gut





BENEFITS OVERVIEW

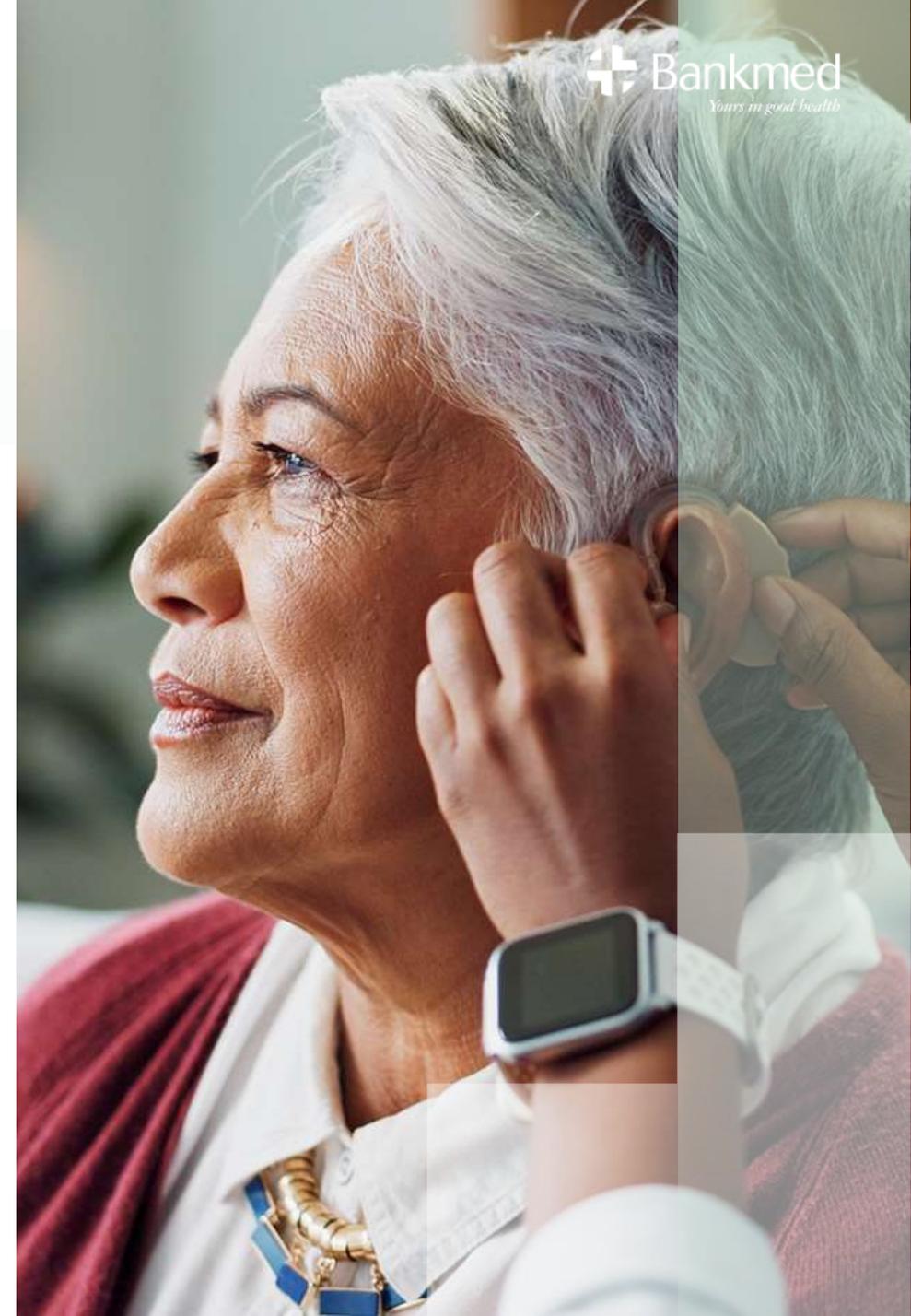
Hearing Aid Benefit



2025 HEARING AID BENEFIT

HEARING AIDS SUPPLY AND FITMENT

- **No benefit available to members on the Essential and Basic Plans;**
- 100% of Scheme Rate, limited to R36 335 per beneficiary on the **Traditional Plan** every second year (rolling 24 months);
- 100% of Scheme Rate, subject to available MSA for members on the **Core Saver Plan;**
- 100% of Scheme Rate, limited to R36 335 per beneficiary on the **Comprehensive Plan** every second year (rolling 24 months);
- 100% of Scheme Rate, limited to R42 540 per beneficiary on the **Plus Plan** every second year (rolling 24 months).



2025 HEARING AID REPAIRS & BONE ANCHORED HEARING AIDS

HEARING AID REPAIRS

- No benefit available to members on the **Essential and Basic Plans**;
- 100% of Scheme Rate, limited to R1 885 pbpa on the **Traditional Plan**;
- 100% of Scheme Rate, subject to available MSA for members on the **Core Saver Plan**;
- 100% of Scheme Rate, limited to R1 885 pbpa on the **Comprehensive and Plus Plans**.

BONE ANCHORED HEARING AIDS

- No benefit available to members on the **Essential and Basic Plans**;
- 90% of Scheme Rate, limited to R194 345 pfpa on the **Traditional Plan**;
- 100% of Scheme Rate, subject to available MSA for members on the **Core Saver Plan**;
- 90% of Scheme Rate, limited to R194 345 pfpa on the **Comprehensive and Plus Plans**.



Dementia Benefit

DEMENTIA SCREENING AND ASSESSMENT BENEFIT

APPLIES TO MEMBERS AND BENEFICIARIES AGED 65 YEARS AND OLDER ONLY (ACROSS ALL SIX PLANS)

- 100% of cost at DSP;
- DSP: registered Network Occupational Therapist;
- Where an Occupational Therapist is not available, the member may consult a Bankmed Network Psychologist for the assessment;
- 100% of Scheme Rate at a non-DSP.

Limited to:

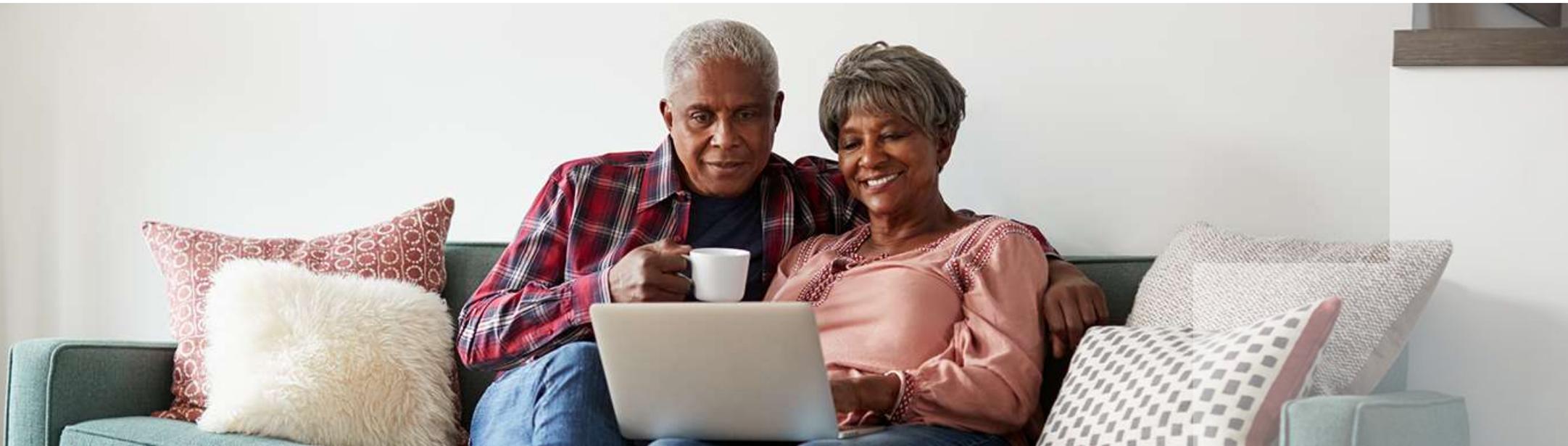
- Limited to one consultation and one comprehensive cognitive assessment per qualifying beneficiary per annum;
- Only the consultation and assessment are funded;
- Should the provider charge for additional services, these services will be funded from standard available benefits, where relevant.



CHRONIC MEDICATION FOR DEMENTIA

APPLIES TO COMPREHENSIVE, PLUS AND TRADITIONAL PLANS ONLY

- Members who meet the clinical entry criteria, have access to the Chronic Illness Benefit i.e. chronic medication cover to treat Alzheimer's and/or Dementia, subject to clinical protocols;
- Chronic application and approval by the Scheme applies;
- The Scheme-approved Condition Medication List (CML) applies;
- Motivations and reports by appropriate Healthcare Professionals, may be required by Scheme.



Home Nursing & Frail Care Benefit



2025 HOME NURSING AND FRAIL CARE BENEFIT

AVAILABLE TO MEMBERS ON THE TOP 3 PLANS ONLY

Home Nursing

100% of cost, limited to R455 **per beneficiary** per day for members on the **Traditional, Comprehensive and Plus Plans.**

Frail Care Facilities

100% of cost, limited to R575 **per beneficiary** per day for members on the **Traditional, Comprehensive and Plus Plans.**



NHI Act – 15 May 2024

The bottom line is...there is no need to panic

1. Supportive of the pursuit of Universal Health Coverage, but not the NHI Act in its current form;
2. The NHI Act is being challenged legally by various organizations (HASA, BHF, SAPPF, BUSA, SAPPF, SAMA);
3. Political parties (DA), appears to be under discussion through GNU process
4. The role of medical scheme will only change once the Act is fully implemented – **this is expected to take 10 – 15 yrs;**
5. Financial constraints: NHI proposals take SA to an unrealistic and unfeasible taxation level;
6. Substantial room for the role of medical schemes even if implemented (due to financial constraint);
7. Minister of Health: "Please don't cancel your medical aid".

Inequality in healthcare needs urgent attention. Sustainable approach involves:

- Driving economic and employment growth;
- Efficiencies in delivery of existing care;
- Contributions from those who can afford it.

THANK YOU

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